



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Marcial et al.

Serial No.: 09/747,908

Filed: December 22, 2000

For: ACCOUNT RECONCILIATION
METHODS AND SYSTEMS

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: Art Unit: 3627

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: Examiner: James S. Myrland

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REQUEST FOR RECONSIDERATION AFTER FINAL

Commissioner for Patents
P.O. Box 1450
Arlington, VA 22313

Applicants respectfully request consideration and entry of the following remarks
submitted in response to the Office Action dated June 1, 2004 and made final.